

TODD BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1140574	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$248	\$251	0.9%		
Loans	\$185	\$179	-3.5%		
Construction & development	\$4	\$5	28.1%		
Closed-end 1-4 family residential	\$71	\$64	-9.9%		
Home equity	\$1	\$1	-40.3%		
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-28.2%		
Commercial & Industrial	\$13	\$14	10.9%		
Commercial real estate	\$45	\$45	-0.1%		
Unused commitments	\$23	\$21	-8.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$21	39.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$29	\$25	-13.8%		
Cash & balances due	\$3	\$8	121.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$224	\$225	0.7%		
Deposits	\$220	\$218	-1.1%		
Total other borrowings	\$3	\$7	129.1%		
FHLB advances	\$0	\$7			
Equity					
Equity capital at quarter end	\$25	\$25	2.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	10.5%	--		
Tier 1 risk based capital ratio	13.0%	14.3%	--		
Total risk based capital ratio	14.2%	15.3%	--		
Return on equity ¹	0.2%	7.2%	--		
Return on assets ¹	0.0%	0.7%	--		
Net interest margin ¹	4.2%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	407.6%	121.7%	--		
Loss provision to net charge-offs (qtr)	9000.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.4%	0.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	1.5%	0.2%	0.2%	--
Commercial & Industrial	0.0%	0.2%	0.0%	0.0%	--
Commercial real estate	1.1%	0.2%	0.0%	0.0%	--
Total loans	0.5%	0.9%	0.0%	0.1%	